UNITED STATES BANKRUPTCY COURT

District of Oregon

In re Brian Lynn Krum and Sherry Krum
Debtor

Case No. 12-37140
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, National Association

Court claim no. (if known): 7

Last four digits of any number you use to identify the debtor's account: 5575

Uniform Claim Identifier: ____________

Date of payment change: 04/01/2013
Must be at least 21 days after date of this notice

New total payment: $1,343.78
Principal, Interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

____

Current escrow payment: $335.17 New escrow payment: $320.92

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

____

Current interest rate: ____________ New interest rate: ____________
Current principal and interest payment: ____________ New principal and interest payment: ____________

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: ____________

Current mortgage payment: ____________ New mortgage payment: ____________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☑ I am the creditor. ☐ I am the creditor's authorized agent. (Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ /s/ Darshana Shah
VP of Loan Documentation

Date 02/22/2013

Print: Darshana Shah

Title VP of Loan Documentation

Company Wells Fargo Home Mortgage

Address MAC X7801-014
3476 Stateview Blvd.
Fort Mill, SC 29715

Specific Contact Information:
P: 800-274-7025
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

District of Oregon

Chapter 13 No. 12-37140

Judge: Judge Randall L. Dunn

In re:

Brian Lynn Krum and Sherry Krum

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on February 22, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor:	Brian Lynn Krum Sherry Krum 623 SW Mawcrest Dr. Gresham, OR 97080
Debtor's Attorney:	NICHOLAS J HENDERSON 117 SW Taylor St ;200 Portland, OR 97204
Trustee:	Wayne Godare 1300 SW 5th ;1700 Portland, OR 97201

/s/ Bill Taylor

Authorized Agent

Wells Fargo Home Mortgage
PO Box 14547
Des Moines, IA 50306-4547

For informational purposes

Escrow account disclosure statement and notice of new mortgage payment

Loan number:	[redacted]
Next payment due date:	April 01, 2011
New payment effective date:	April 01, 2013
New payment amount:	$1,343.78
Overage amount:	**$319.47**
Principal balance:	$194,620.01
Interest rate:	4.750%
Statement date:	January 09, 2013
Account review period:	**Oct 2012 - Mar 2013**
Customer service:	1-800-340-0473
Customer service hours:	Mon - Fri 6 a.m. - 10 p.m. Sat 8 a.m. - 2 p.m. CT

We accept telecommunications relay service calls.

Property address:
623 SW MAWRCREST
GRESHAM OR 97080-6561

BRIAN L KRUM
SHERRY L KRUM
623 SW MAWRCREST
GRESHAM OR 97080

Dear BRIAN L KRUM and SHERRY L KRUM:

Each year, we review your escrow account to make sure the escrow portion of your monthly mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your monthly mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

New monthly escrow and mortgage payment amount

New payment effective date April 01, 2013[1]	**Current monthly payment ($)**	**New monthly payment ($)**
Principal and/or interest	1,022.86	1,022.86
Escrow payment	335.17	320.92
Escrow shortage/prepayment[2]	0.00	0.00
Total payment amount	**1,358.03**	**1,343.78**

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your April 01, 2013 payment is made in full.

2. If your current monthly payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current monthly payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates an overage of $319.47. If your loan is current or is brought current within 30 days of this statement date, a check may be sent in a separate envelope or your next payment amount reduced by the overage amount.

A guide to your escrow questions and answers is available at: wellsfargo.com/escrowquestions

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For informational purposes Loan number: [redacted]

The following information covers your projected escrow account activity from Apr 2013 to Mar 2014

Projected escrow account disbursements

Annualized items to be paid from your escrow account ($):

MORTGAGE INS	679.68
HAZARD INS	720.00
COUNTY TAX	2,451.40
Total disbursements	3,851.08
Monthly escrow payment	**320.92**[1]

1. Your monthly escrow payment is calculated by dividing the total disbursements by 12.

Projected escrow account activity for the next 12 months

	Anticipated payments ($)			Escrow balance ($)	
Date	**To escrow**	**From escrow**	**Description**	**Projected**	**Required**
Apr 2013			Starting balance	1,966.49	1,850.00
Apr 2013	320.92	56.64	FHA INSURANCE	2,230.77	2,114.28
May 2013	320.92	56.64	FHA INSURANCE	2,495.05	2,378.56
Jun 2013	320.92	56.64	FHA INSURANCE	2,759.33	2,642.84
Jul 2013	320.92	56.64	FHA INSURANCE	3,023.61	2,907.12
Aug 2013	320.92	56.64	FHA INSURANCE	3,287.89	3,171.40
Aug 2013	0.00	720.00	TRAVELERS AETNA	2,567.89	2,451.40
Sep 2013	320.92	56.64	FHA INSURANCE	2,832.17	2,715.68
Oct 2013	320.92	56.64	FHA INSURANCE	3,096.45	2,979.96
Oct 2013	0.00	2,451.40	MULTNOMAH COUNTY	645.05[2]	528.56[3]
Nov 2013	320.92	56.64	FHA INSURANCE	909.33	792.84
Dec 2013	320.92	56.64	FHA INSURANCE	1,173.61	1,057.12
Jan 2014	320.92	56.64	FHA INSURANCE	1,437.89	1,321.40
Feb 2014	320.92	56.64	FHA INSURANCE	1,702.17	1,585.68
Mar 2014	320.92	56.64	FHA INSURANCE	1,966.45	1,849.96
Total	**3,851.04**	**3,851.08**			

These calculations indicate the projected escrow balance will be more than the required escrow balance.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

*2. **Projected low point**. The point during the 12-month period at which the projected escrow balance will reach its lowest point.*

*3. **Required escrow balance**. To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.*

- *Your 2-month minimum escrow balance is **$528.56***
- *State law requires that this minimum escrow balance not exceed **$528.56***
- *Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.*

Information about your escrow account overage

Your lowest projected escrow account balance (low point) ($)	645.05
Plus escrow adjustment4 ($)	202.98
Less your required minimum escrow account balance ($)	528.56
This means your escrow account has an overage of ($)	**319.47**

4. An Escrow Adjustment of $202.98, scheduled to be repaid through the bankruptcy, is included in this calculation.

For informational purposes Loan number: [redacted]

The following information covers your escrow account history activity from Oct 2012 to Mar 2013

	Payments to escrow ($)		Payments from escrow ($)			Escrow balance ($)	
Date	**Projected**	**Actual**	**Projected**	**Actual**	**Description**	**Projected**	**Actual**
Oct 2012					Starting balance	2,946.20	3,625.01-
Oct 2012	338.66	338.66	56.64	0.00[1]	FHA INSURANCE	3,228.22	3,286.35-
Oct 2012	0.00	0.00	2,664.18	2,451.40[1]	MULTNOMAH COUNTY	564.04	5,737.75-
Oct 2012	0.00	0.00	0.00	56.64[1]	FHA INSURANCE	564.04	5,794.39-
Nov 2012	338.66	0.00[1]	56.64	0.00[1]	FHA INSURANCE	846.06	5,794.39-
Nov 2012	0.00	0.00	0.00	56.64[1]	FHA INSURANCE	846.06	5,851.03-
Dec 2012	338.66	0.00[1]	56.64	0.00[1]	FHA INSURANCE	1,128.08	5,851.03-
Dec 2012	0.00	0.00	0.00	56.64[1]	FHA INSURANCE	1,128.08	5,907.67-
Jan 2013 est.	*338.66*	*7,373.74[1]*	*56.64*	*0.00[1]*	*FHA INSURANCE*	*1,410.10*	*1,466.07*
Jan 2013	0.00	0.00	0.00	56.64[1]	FHA INSURANCE	1,410.10	1,409.43
Feb 2013 est.	*338.66*	*335.17[1]*	*56.64*	*56.64*	*FHA INSURANCE*	*1,692.12*	*1,687.96*
Mar 2013 est.	*338.66*	*335.17[1]*	*56.64*	*56.64*	*FHA INSURANCE*	*1,974.14*	*1,966.49*
Totals	**2,031.96**	**8,382.74**	**3,004.02**	**2,791.24**			

1. Indicates where a difference exists between the projected and actual account activity.

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- Save time and money with free, secure withdrawals
- No due dates to remember or checks to write

It's free, secure and convenient. To enroll, call 1-866-386-8519.

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